

Information to identify the case:

Debtor 1 **Randall Turner**
First Name Middle Name Last Name

Debtor 2 **Justy L Brobst-Turner**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**

Case number: **13-19739-ABA**

Social Security number or ITIN **xxx-xx-5108**

EIN **-----**

Social Security number or ITIN **xxx-xx-1826**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randall Turner

Justy L Brobst-Turner
aka Justy Berry, aka Justy Brobst

12/21/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Randall Turner
Justy L Brobst-Turner
Debtors

Case No. 13-19739-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 41

Date Rcvd: Dec 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2016.

db/jdb +Randall Turner, Justy L Brobst-Turner, 157 Pinyard Road, Monroeville, NJ 08343-1870
aty +Kivitz McKeever Lee PC, 701 Market Street, Philadelphia, PA 19106-1541
cr +Harvest Community Bank, 285 North Broadway, Pennsville, NJ 08070-1201
cr eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
513908468 +Archer And Greiner, P.C., F-13992-12, One Centennial Square, Haddonfield, NJ 08033-2454
514176455 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
515345812 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
515345813 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
513908470 +Fairleigh Dickinson, C/O Levitan And Frieland, P.C.,
26 Columbia Turnpike, Ste 105, Po Box 35, Florham Park, NJ 07932-0035
513908471 +GMAC Mortgage, Po Box 4622, Waterloo, IA 50704-4622
513986160 +Goal Financial, Attn American Education Services, PO Box 8183, Harrisburg, PA 17105-8183
514192599 +Harvest Community Bank, 863 Route 45, Piilesgrove, NJ 08098-2819
513908472 +Harvest Community Bank, Attn Jerrold S. Kulback, Esq., One Centennial Square,
Haddonfield, NJ 08033-2454
513908473 Immediate Credit Recovery, Inc., Po Box 1900, Wappingers Falls, NY 12590-8900
513908474 Kawasaki HSBC Retail Services, Po Box 71106, Charlotte, NC 28272-1106
513908475 +Kivitz McKeever Lee, P.C., Mellon Independence Center, 701 Market Street, Ste 5000,
Philadelphia, PA 19106-1541
514055229 +NJ Class, Po Box 548, Trenton, NJ 08625-0548
516554608 OCWEN Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza,
216 Haddon Avenue, Suite 206, Westmont, NJ 08108
514154810 +Ocwen Loan Servicing, LLC (Ocwen) the successor, Attn: Bankruptcy Dept,
1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3204
513908477 +Rowan University, 201 Mullica Hill Rd, Glassboro, NJ 08028-1702
513970468 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
513908479 +Schachter And Portnoy, Llc, DC-001140-12, 3490 US Rt 1, Ste 6, Princeton, NJ 08540-5920
513908480 +State Of NJ Student Assistance, Po Box 538, Trenton, NJ 08625-0538
513908481 +TD Retail Card Services, c/o Creditors Bankruptcy Service, PO Box 740933,
Dallas, TX 75374-0933
513908482 +Upper Pittsgrove Township, 431 Route 77, Elmer, NJ 08318-2756
513908484 Yamaha HSBC Retail Services, Po Box 71106, Charlotte, NC 28272-1106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2016 23:05:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2016 23:05:42 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: WFFC.COM Dec 21 2016 22:43:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
1451 Thomas Langston Road, Winterville, NC 28590-8872
513941781 +EDI: BASSASSOC.COM Dec 21 2016 22:43:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
513908469 E-mail/Text: heatherg@masnj.net Dec 21 2016 23:05:55 Cumberland Medical Associates,
1206 W Sherman Avenue, Vineland, NJ 08360-6911
513908476 +EDI: RMSC.COM Dec 21 2016 22:43:00 Old Navy, Po Box 965005, Orlando, FL 32896-5005
514862824 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
514862825 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514155593 EDI: PRA.COM Dec 21 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
513908478 +EDI: NAVIENTFKASMSERV.COM Dec 21 2016 22:43:00 Sallie Mae, P.O. Box 9635,
Wilkes-Barre, PA 18773-9635
514156092 +EDI: BLUESTEM Dec 21 2016 22:43:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
St. Cloud, MN 56303-0820
513908483 +EDI: WFFC.COM Dec 21 2016 22:43:00 Wells Fargo Bank, P.O. Box 14517,
Des Moines, IA 50306-3517
513989900 EDI: WFFC.COM Dec 21 2016 22:43:00 Wells Fargo Bank, N.A.,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
514732786 +EDI: BASSASSOC.COM Dec 21 2016 22:43:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
514732787 +EDI: BASSASSOC.COM Dec 21 2016 22:43:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,
eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Dec 21, 2016
Form ID: 3180W Total Noticed: 41

cr* +GMAC Mortgage, LLC, PO Box 4622, Waterloo, IA 50704-4622
cr* +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
514173475* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor OCWEN Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall on behalf of Creditor OCWEN LOAN SERVICING, LLC vbarber@udren.com, ewassall@udren.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jerrold S. Kulback on behalf of Creditor Harvest Community Bank jkulback@archerlaw.com, mfriedman@archerlaw.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor GMAC Mortgage, LLC jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor OCWEN Loan Servicing, LLC jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Patrick O. Lacsina on behalf of Creditor OCWEN Loan Servicing, LLC gshasa@rasnj.com, bmusarra@rasnj.com,bkyecf@rasflaw.com,legerman@rasnj.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Randall Turner mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Justy L Brobst-Turner mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 13